

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

1 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**In Re: **Samuel K Tompoe
Cecelia Tompoe**Case No.: **18-17695**

Judge: _____

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS - AMENDED☐ Original☒ Modified/Notice Required

Date: _____

☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY

SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney _____ Initial Debtor: SKT Initial Co-Debtor CT

Part 1: Payment and Length of Plan

- a. The debtor shall pay 515.00 Monthly* to the Chapter 13 Trustee, starting on ____ for approximately 84 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
 - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description: _____
Proposed date for completion: _____
 - ☐ Refinance of real property:
Description: _____
Proposed date for completion: _____
 - ☐ Loan modification with respect to mortgage encumbering property:
Description: _____
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).
- b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Candyce SMith-Sklar	Attorney Fees	7,550.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
- ☒ None
 - ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim

pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Midland Mortgage/MidFirst Bank	1428 Stuyvesant Ave Trenton, NJ 08618 Mercer County 1428 Stuyvesant Avenue Trenton NJ Keep	1,226.31	0.00	1,226.31	1,591.00
Sovereign/Santander Bk	1 Year behind owe 160,000 66 Pennwood Drive Trenton, NJ 08638 Mercer County 66 Pennwood Drive Ewing, NJ 08638 Santander Bank owe 207,000 6 months behind	2,481.89	0.00	2,481.89	1,448.00

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
Santander Consumer/d/b/aChrysler Capital	2014 Dodge Journey 66,510 miles 2014 Dodge Journey 480/month	17,000.00	6,865.16	None	6,865.16	0.00	6,865.16

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ■ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ■ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan □ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
Midfirst Bank	1428 Stuyvesant Ave Trenton, NJ 08618 Mercer County 1428 Stuyvesant Avenue Trenton NJ Keep 1 Year behind owe 160,000	4,831.78
Midfirst Bank	1428 Stuyvesant Ave Trenton, NJ 08618 Mercer County 1428 Stuyvesant Avenue Trenton NJ Keep 1 Year behind owe 160,000	2,466.75

Midfirst Bank	1428 Stuyvesant Ave Trenton, NJ 08618 Mercer County 1428 Stuyvesant Avenue Trenton NJ Keep 1 Year behind owe 160,000	20,922.80
Santander Bank	66 Pennwood Drive Trenton, NJ 08638 Mercer County 66 Pennwood Drive Ewing, NJ 08638 Santander Bank owe 207,000 6 months behind	6,477.60

Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ ___ to be distributed *pro rata*

☐ Not less than ___ percent

☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. **Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■

NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. □ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Santander Consumer/d/b/aC hrysler Capital	2014 Dodge Journey 66,510 miles 2014 Dodge Journey 480/month	17,000.00	6,865.16	6,865.16	10,134.84

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon Confirmation
□ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee □ is, ■ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification □ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.
Date of Plan being modified:.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Plan modified to add post petition mortgage arrears for Santander Bank as per CO (doc. 167) Plan also modified to add in all post petition arrears on all Consent Orders for MidFirst. Plan modified to correct cram on 2014 Dodge to \$6865.16. Modified plan to add attorney fees	Modified plan to add Post-petition mortgage arrears owed to Santander Bank as per Consent order in the amount of \$6477.60. Plan also modified to add in all post-petition arrears on all Consent Orders submitted by Midfirst. Plan modified to also correct cram of 2014 Dodge Journey to \$6865.16. Modified plan to add attorney fees

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

*This plan is a step plan or has lumpsum payments as follows: \$515.00 per month for 55 months, then \$940.63 per month for 29 months

Student loans are to be paid outside of bankruptcy.

Plan extended out to 84-months due to negative impact of Covid-19 on debtors.

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>November 25, 2022</u>	<u>/s/ Samuel K Tompoe</u> Samuel K Tompoe Debtor
Date: <u>November 25, 2022</u>	<u>/s/ Cecelia Tompoe</u> Cecelia Tompoe Joint Debtor
Date: <u>November 25, 2022</u>	<u>/s/ Candyce SMith-Sklar</u> Candyce SMith-Sklar Attorney for the Debtor(s)

In re:
Samuel K Tompoe
Cecelia Tompoe
Debtors

Case No. 18-17695-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Nov 28, 2022

Form ID: pdf901

Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Samuel K Tompoe, Cecelia Tompoe, 66 Pennwood Drive, Trenton, NJ 08638-4716
sp	+ Joseph D Kaplan & Son, P.C., 70 N. Montgomery Street, Trenton, NJ 08608-1808
cr	+ SANTANDER BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ SANTANDER BANK, N.A. FKA SOVEREIGN BANK, N.A. FKA, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ Santander Consumer USA Inc., Attn: Stewart Zlimen & Jungers LTD, 2277 Highway 36 West, Suite 100, Roseville, MN 55113-3896
517461032	+ City Ntl Bk/Ocwen Loan Service, Attn:Bankruptcy Dept, Po Box 24738, West Palm Beach, FL 33416-4738
517461038	+ FNCC/Legacy Visa, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117-5097
517809945	GLHEC & Aff obo USAF, PO Box 8961, Madison WI 53708-8961
517461043	+ Midfirst Bank, c/o KML Law Group, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812
517461048	+ Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
517461052	+ Santander Bank, c/o Phelan Hallinan Diamond & Jones, 400 Fellowship Road, Mount Laurel, NJ 08054-3437
517616216	+ Santander Bank, N.A., 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 28 2022 20:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 28 2022 20:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Nov 28 2022 20:41:48	Midland Mortgage/Midfirst, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
cr	+ Email/Text: bk@szjlaw.com	Nov 28 2022 20:32:00	Santander Consumer USA Inc. dba Chrysler Capital, 2860 Patton Rd., Roseville, MN 55113-1100
517461024	+ Email/Text: bk.notices@a1collectionagency.com	Nov 28 2022 20:32:00	A-1 Collection Agency, 715 Horizon Drive, Grand Junction, CO 81506-8726
517461025	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 28 2022 20:32:00	Bank of America, P.O. Box 982236, El Paso, TX 79998
517461026	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 28 2022 20:32:00	Bank of America, Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170
517602384	+ Email/Text: mortgagebkcorrespondence@bofa.com	Nov 28 2022 20:32:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517461033	Email/Text: BKY@conserve-arm.com	Nov 28 2022 20:32:00	Conserve, 200 Cross Keys Office Pa, Fairport, NY 14450
517461027	+ Email/Text: bankruptcy@cavps.com	Nov 28 2022 20:32:00	Calvary Portfolio Services, Attention: Bankruptcy

District/off: 0312-3

User: admin

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Total Noticed: 55

			Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-2321
517461028	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 28 2022 20:41:49	Capital One, Po Box 5253, Carol Stream, IL 60197-5253
517461029	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 28 2022 20:41:48	Capital One, Attn: Bankruptcy, Pob 30253, Salt Lake City, UT 84130-0253
517461030	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 28 2022 20:41:39	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517551569	+ Email/Text: bankruptcy@cavps.com	Nov 28 2022 20:32:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517521809	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 28 2022 20:32:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
517461031	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 28 2022 20:41:51	Citimortgage, Citimortgage Inc/Attn: Bankruptcy., Po Box 6030, Sioux Falls, SD 57117-6030
517461034	+ Email/PDF: pa_dc_claims@navient.com	Nov 28 2022 20:41:49	Dept Of Ed/navient, Po Box 9655, Wilkes-barre, PA 18773-9655
517461035	+ Email/Text: bankruptcynotices@dcicollect.com	Nov 28 2022 20:32:00	Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
517461036	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 28 2022 20:32:00	Drive Fin/Santander Consumer USA, Attn: Bankruptcy, 5201 Rufe Snow Dr Ste 400n, Richland Hills, TX 76180-6036
517461037	+ Email/Text: bknotice@ercbpo.com	Nov 28 2022 20:32:00	Enhanced Recovery Corp, Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
517461039	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 28 2022 20:32:00	HSBC Auto Finance / Santander, Santander Consumer USA, Po Box 961245, Fort Worth, TX 76161-0244
517461040	Email/Text: Bankruptcy@ICSystem.com	Nov 28 2022 20:32:00	IC System, Attn: Bankruptcy, 444 Highway 96 East, Po Box 64378, St. Paul, MN 55164
517461041	^ MEBN	Nov 28 2022 20:28:25	Jared/Sterling Jewelers, Po Box 1799, Attn: Bankruptcy, Akron, OH 44309-1799
517602249	Email/PDF: resurgentbknotifications@resurgent.com	Nov 28 2022 20:41:42	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517602248	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 28 2022 20:41:50	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517472422	Email/Text: EBN@Mohela.com	Nov 28 2022 20:32:00	U S Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005
517461042	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 28 2022 20:41:39	Merrick Bank, Attn: Correspondence Dept, P.O. Box 9201, Old Bethpage, NY 11804-9001
517610901	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Nov 28 2022 20:41:48	MidFirst Bank, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
517461044	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Nov 28 2022 20:41:58	Midland Mortgage/MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
517461045	+ Email/Text: BKEBN-Notifications@ocwen.com	Nov 28 2022 20:32:00	Mortgage Service Cente, Attn: Bankruptcy Dept, Po Box 5452, Mt Laurel, NJ 08054-5452
517461046	+ Email/PDF: pa_dc_claims@navient.com	Nov 28 2022 20:41:40	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
517610571	Email/PDF: pa_dc_ed@navient.com	Nov 28 2022 20:41:49	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
517461047	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		

District/off: 0312-3

User: admin

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		Nov 28 2022 20:41:41	Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
517587848	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 28 2022 20:41:50	Portfolio Recovery Associates, LLC, c/o Capital One Bank (USA), N.A., POB 41067, Norfolk VA 23541
517606884	+ Email/Text: JCAP_BNC_Notices@jcap.com		
		Nov 28 2022 20:32:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517461049	+ Email/Text: Supportservices@receivablesperformance.com		
		Nov 28 2022 20:32:00	Rcvl Per Mng, Attn:Collections/Bankruptcy, Po Box 1548, Lynnwood, WA 98046-1548
517461050	+ Email/Text: clientservices@remexinc.com		
		Nov 28 2022 20:32:00	Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
517461051	+ Email/PDF: pa_dc_claims@navient.com		
		Nov 28 2022 20:41:40	Sallie Mae, Attn: Claims Department, Po Box 9500, Wilkes-Barre, PA 18773-9500
517461053	+ Email/Text: enotifications@santanderconsumerusa.com		
		Nov 28 2022 20:32:00	Santander Consumer USA, Santander Consumer USA, Inc, Po Box 961245, Ft Worth, TX 76161-0244
517461054	+ Email/Text: enotifications@santanderconsumerusa.com		
		Nov 28 2022 20:32:00	Santander Consumer/d/b/aChrysler Capital, Po Box 961275, Ft Worth, TX 76161-0275
517461055	+ Email/Text: DeftBkr@santander.us		
		Nov 28 2022 20:32:00	Sovereign/Santander Bk, Mc: 10-6438-CC7, 601 Penn St., Reading, PA 19601-3544
517479587	+ Email/PDF: ebn_ais@aisinfo.com		
		Nov 28 2022 20:41:59	T Mobile/T-Mobile USA Inc, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517461056	+ Email/Text: EDBKNotices@ecmc.org		
		Nov 28 2022 20:32:00	Us Dept Of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
lm	*+	Santander Bank, N.A., 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2022 at the address(es) listed below:

Name	Email Address
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District/off: 0312-3

User: admin

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Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Andrew L. Spivack	on behalf of Creditor SANTANDER BANK N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Candyce Ilene Smith-Sklar	on behalf of Joint Debtor Cecelia Tompoe njpalaw@gmail.com r56958@notify.bestcase.com
Candyce Ilene Smith-Sklar	on behalf of Debtor Samuel K Tompoe njpalaw@gmail.com r56958@notify.bestcase.com
Craig Scott Keiser	on behalf of Creditor SANTANDER BANK N.A. craig.keiser@law.njoag.gov
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital ecfmail@mortoncraig.com mortoncraigecef@gmail.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Kevin Gordon McDonald	on behalf of Creditor MIDFIRST BANK kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Matthew K. Fissel	on behalf of Creditor SANTANDER BANK N.A. wbecf@brockandscott.com, matthew.fissel@brockandscott.com
Nicholas V. Rogers	on behalf of Creditor SANTANDER BANK N.A. FKA SOVEREIGN BANK, N.A. FKA SOVEREIGN BANK nj.bkecf@fedphe.com
Nicholas V. Rogers	on behalf of Creditor SANTANDER BANK N.A. nj.bkecf@fedphe.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14